

United States Bankruptcy Court
Northern District of Ohio

In re:
Tamara Lynn Zolnowski
Debtor

Case No. 19-51660-amk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-5

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 38

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db +Tamara Lynn Zolnowski, 5020 Grafton Road, Brunswick, OH 44212-6209
tr +Harold A. Corzin, 304 N Cleveland-Massillon Road, Commonwealth Square,
Akron, OH 44333-9302
26142825 +Aris, PO Box 75648, Cleveland, OH 44101-4201
26142826 +Aris Radiology, PO Box 540655, Omaha, NE 68154-0655
26142828 +Bayless Pathmark, Box 93825, Cleveland, OH 44101-5825
26142837 +Commonwealth Financial Systems, 245 Main St., Scranton, PA 18519-1641
26142838 Community Hospital, P.O. Box 72233, Bay Village, OH 44140
26142840 +FBCS, 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040-3433
26142843 First Federal Credit Control, 2470 Chagrin Boulevard, Suite 205, Beachwood, OH 44122
26142845 +Javitch, Block, 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521
26142847 +Magis Emergency Medicine LLC, 5700 Darrow Rd., Suite 106, Hudson, OH 44236-5026
26142848 +Medical Mutual, 2060 East Ninth St., Cleveland, OH 44115-1355
26142851 +Merchant's Credit Association, 223 W. Jackson, Chicago, IL 60606-6908
26142852 +Michael Banks MD, 7255 Old Oak Blvd C405, Cleveland, OH 44130-3331
26142854 +NPAS, INC., POB 99400, Louisville, KY 40269-0400
26142855 OAC, PO Box 371100, Milwaukee, WI 53237-2200
26142856 +Ohio Anesthesia Group, POB 715128, Columbus, OH 43271-0001
26142857 +Phoenix Financial Services, 8902 Otis Ave, Suite 103A, Indianapolis, IN 46216-1009
26142860 +Southwest General, Box 632701, Cincinnati, OH 45263-2701
26142861 +Southwest General Medical Group, PO Box 638269, Cincinnati, OH 45263-8269
26142862 University Hospital, Dept. 0750, Denver, CO 80256-0750
26142863 +University Hospitals Parma Medical, BOX 931242, Cleveland, OH 44193-1471

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: dean@selectlegal.com Jul 22 2019 23:39:09 Dean D. Paolucci, 1 Cascade Plaza,
suite 1015, Akron, OH 44308

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jul 22 2019 23:41:38 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26142829 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 22 2019 23:43:23
Bayview Loan Servicing, 4425 Ponce De Leon Blvd., 5th flr., Miami, FL 33146-1837
26142832 E-mail/Text: bankruptcy@capvs.com Jul 22 2019 23:43:11 Cavalry Portfolio Service,
POB 27288, Tempe, AZ 85285
26142834 EDI: CITICORP.COM Jul 23 2019 02:58:00 Citi Cards, PO Box 6402,
The Lakes, NV 88901-6402
26142831 +EDI: CAPITALONE.COM Jul 23 2019 02:58:00 Capital One, POB 30281,
Salt Lake City, UT 84130-0281
26142830 +EDI: CAPITALONE.COM Jul 23 2019 02:58:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
26142833 +E-mail/Text: compliance@chaserec.com Jul 22 2019 23:44:00 Chase Receivables,
1247 Broadway, Sonoma, CA 95476-7503
26142835 +E-mail/Text: Bk@c2cfsi.com Jul 22 2019 23:42:43 Coast to Coast Financial Solutions,
101 Hodencamp Rd, Thousand Oaks, CA 91360-5831
26142836 +EDI: WFNBN.COM Jul 23 2019 02:58:00 Comenity Bank, POB 182789, Columbus, OH 43218-2789
26142839 +EDI: CMIGROUP.COM Jul 23 2019 02:58:00 Credit Management, POB 118288,
Carrollton, TX 75011-8288
26142850 E-mail/Text: jfaba@medinaco.org Jul 22 2019 23:39:21 Medina County Sanitary Engineers,
791 W Smith Road, POB 542, Medina, OH 44258
26142849 +EDI: PARALONMEDCREDIT Jul 23 2019 02:58:00 Medcredit INC, po box 1629,
Maryland Heights, MO 63043-0629
26142853 EDI: MID8.COM Jul 23 2019 02:58:00 Midland Credit Management, Department 8870,
Los Angeles, CA 90084-8870
26142858 EDI: PRA.COM Jul 23 2019 02:58:00 Portfolio Recovery, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502
26142859 E-mail/Text: bk@revenuegroup.com Jul 22 2019 23:43:38 Revenue Group,
3700 Park East Drive Ste 240, Beachwood, OH 44122

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26142827 ###+Avante USA, 2950 S. Gessner Rd., Suite 265, Houston, TX 77063-3751
26142841 ###+Fidelity Collections, POB 2055, Alliance, OH 44601-0055
26142842 ###+Fidelity National Collections, 220 E Main Street, POB 2055, Alliance, OH 44601-0055
26142844 ###+Gold Key Credit, 16070 Aviation Loop Dr., Brooksville, FL 34604-6802
26142846 ###+Life Care Medical Services, 3755 Boettler Oaks Drive, Suite E-2, Uniontown, OH 44685-9597
TOTALS: 0, * 0, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

Dean D. Paolucci on behalf of Debtor Tamara Lynn Zolnowski dean@selectlegal.com
Harold A. Corzin hcorzin@csu-law.com, ccorzin@aol.com;oh32@ecfcbis.com

TOTAL: 2

Information to identify the case:

Debtor 1 Tamara Lynn Zolnowski
 First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0057**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7 7/17/19**Case number: **19-51660-amk****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tamara Lynn Zolnowski	
2. All other names used in the last 8 years		
3. Address	5020 Grafton Road Brunswick, OH 44212	
4. Debtor's attorney Name and address	Dean D. Paolucci 1 Cascade Plaza suite 1015 Akron, OH 44308	Contact phone 330-474-9529 Email: dean@selectlegal.com
5. Bankruptcy trustee Name and address	Harold A. Corzin 304 N Cleveland-Massillon Road Commonwealth Square Akron, OH 44333	Contact phone (330) 670-0770 Email: hcorzin@csu-law.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . www.ohnb.uscourts.gov .	455 John F. Seiberling Federal Building US Courthouse 2 South Main Street Akron, OH 44308	Hours open: 9:00 AM – 4:00 PM Contact phone 330-252-6100 Date: 7/22/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 6, 2019 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: John F. Seiberling U.S. Courthouse, Suite B3-61, 2 South Main Street, Akron, OH 44308
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/5/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	